

USDA Forest Service Insurance Requirements

The following insurance guidelines are provided to show why insurance requirements are necessary and how the Certificate of Insurance needs to be prepared to meet the agency direction.

The Special Use Permit requires the Permittee to indemnify the United States against any liability for damage to life or property arising from the occupancy or use of National Forest System Lands. The Permit requires the Permittee to have the insurance company name the United States Government (Forest Service) as an additionally insured party. In addition, the Certificate of Insurance and the insurance policy shall contain a specific provision to the effect that the policy shall not be cancelled or the provisions changed or deleted before thirty (30) days written notification by the insurance company to the *U.S. Government c/o USDA Forest Service*.

A Certificate of Insurance must be presented to the Forest Service before a Special Use Permit will be issued. For long-term or high risk projects, the Authorized Officer may require that a copy of the actual insurance policy be furnished before the permit is issued.

The following acceptable additional insurance clause *shall be shown in verbatim* on the face of the Certificate of Insurance or Binder and, as a clause or an endorsement in the insurance policy:

“It is understood and agreed that the United States Government is additional insured as respects liability arising from operations of the named insured.”

In addition, the following 30 day clause is also mandatory and *shall be shown in verbatim* on the Certificate of Insurance as well as in the insurance policy:

“It is understood and agreed that the coverage under this policy will not be changed or its provisions changed or deleted before thirty (30) days written notice to the *United States Government, U.S. Department of Agriculture, Forest Supervisor, Bridger-Teton National Forest, P.O. Box 1888, Jackson, WY 83001.*”

United States Government, c/o USDA Forest Service, Bridger-Teton National Forest shall be listed in the certificate holder box.

If these clauses are not on the Certificate of Insurance in verbatim, and are not in the insurance policy or on an endorsement as stated above, a Special Use Permit will NOT be issued.

The amount of insurance required **will depend on the degree of risk involved**. The Forest Representative administering the special use permit will inform the prospective permittee of the required liability coverage necessary, for example: (*coverages shown minimums*)

- (1) \$ 10,000 Property Damage
- (2) \$100,000 Death or injury to One Individual, and
- (3) \$300,000 Death or injury to more than One Individual
- (4) \$300,000 Combined Single Limit (CSL)